

ABSTRAK

Debby Suciani, NIM 7161220007, Analisis Perbandingan Kinerja Keuangan Bank Pemerintah (BUMN) dan Bank Umum Swasta Nasional (BUSN) dengan menggunakan metode pendekatan RGEC (*Risk Profile, Good Corporate Governance, Earning, and Capital*) yang Terdaftar di Bursa Efek Indonesia Tahun 2014-2018).

Penelitian ini bertujuan untuk menguji apakah terdapat perbedaan kinerja keuangan yang signifikan antara bank pemerintah (BUMN) dengan Bank Umum Swasta Nasional (BUSN) di Bursa Efek Indonesia tahun 2014-2018. Kinerja keuangan diukur dengan menggunakan metode pendekatan RGEC yaitu *Risk Profile, Good Corporate Governance, Earning, and Capital*. Aspek *Risk Profile* diukur menggunakan rasio *Non Performing Loan (NPL)*, aspek *Good Corporate Governance* diukur menggunakan nilai komposit *GCG*, aspek *Earning* diukur menggunakan rasio *Return on Equity (ROE)*, dan aspek *Capital* diukur menggunakan *Capital Adequacy Ratio (CAR)*.

Populasi dalam penelitian ini adalah seluruh bank yang terdaftar di Bursa Efek Indonesia (BEI) tahun 2014 - 2018. Dari 42 perbankan yang terdaftar, dipilih 4 bank pemerintah (BUMN) dan 4 Bank Umum Swasta Nasional dengan menggunakan *purposive sampling*. Data yang digunakan dalam penelitian ini adalah data sekunder, yang diperoleh dari situs www.idx.co.id, www.ojk.go.id, dan www.bi.go.id. Teknik analisis data yang digunakan adalah analisis deskriptif kuantitatif, uji normalitas, *Independent Sample T-test* dan *Mann Whitney Test*.

Hasil penelitian menunjukkan bahwa terdapat perbedaan kinerja keuangan yang signifikan antara bank pemerintah (BUMN) dan Bank Umum Swasta Nasional (BUSN) dilihat dari aspek *Earning* yang diukur dengan rasio *Return on Equity (ROE)*. Dan tidak terdapat perbedaan kinerja keuangan yang signifikan antara bank pemerintah (BUMN) dan Bank Umum Swasta Nasional (BUSN) jika dilihat dari aspek *Risk Profile* yang diukur dengan rasio *Non Performing Loan (NPL)*, aspek *Good Corporate Governance* yang diukur dari nilai komposit *GCG*, dan aspek *Capital* yang diukur dengan *Capital Adequacy Ratio (CAR)*.

Kata Kunci : Perbandingan, Kinerja Keuangan, *Non Performing Loan*, Nilai Komposit *GCG*, *Return on Equity*, dan *Capital Adequacy Ratio*.

ABSTRACT

Debby Suciani, NIM 7161220007, Comparative Analysis of Financial Performance of government banks (SOEs) and National private commercial banks by using the approach method RGEC (Risk Profile, Good Corporate Governance, Earning, and Capital) that Listed on the Indonesia Stock Exchange (2014 2018).

This research was aimed to test whether there are significant differences in financial performance between performance of government banks (SOEs) and National private commercial banks on the Indonesia Stock Exchange in 2014-2018. Financial performance was measured by the approach method RGEC that are Risk Profile, Good Corporate Governance, Earning, and Capital. Risk Profile aspect was measured by Non Performing Loan (NPL), Good Corporate Governance aspect was measured by GCG komposit value, Earning aspect was measured by Return on Equity (ROE), and Capital aspect was measured by Capital Adequacy Ratio (CAR).

The population in this study were all the banking that listed on the Indonesia Stock Exchange in 2014-2018. Of the 42 listed banking, 4 of government banks (SOEs) and 4 National private commercial banks were selected used purposive sampling. The data that used in this study is secondary data, which was obtained from the site www.idx.co.id, www.ojk.go.id, and www.bi.go.id. The data analysis technique used was quantitative descriptive analysis, normality test, Independent Sample T-test, and Mann Whitney Test.

The results showed that there were significant differences in financial performance between government banks (SOEs) and National private commercial banks viewed from the Earning aspect measured by Return on Equity (ROE). And there is no significant difference in financial performance between government banks (SOEs) and National private commercial banks viewed from the Risk Profile aspect was measured by Non Performing Loan (NPL), Good Corporate Governance aspect was measured by GCG komposit value, and Capital aspect was measured by Capital Adequacy Ratio (CAR).

Keywords: Comparison, Financial Performance, Non Performing Loan, GCG Komposit Value, Return on Equity, and Capital Adequacy Ratio.